

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Herbert Albert Ramos  
Sue Ramos  
Debtors

Case No. 18-03695-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Sep 25, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Herbert Albert Ramos, Sue Ramos, 3610 South Salem Church Rd, Dover, PA 17315-4317
5103546	+ Executive Credit Manag, 4 Waterloo Rd, Stanhope NJ 07874-2653
5103554	+ Regal Inc., 711 McKenzie Street, PO Box 586, York PA 17405-0586
5113596	+ Wellspan Health, 1001 S George St, York, PA 17403-3676
5103559	+ Yk Cr Bureau, 33 S Duke St, York PA 17401-1401
5103542	+ York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156
5103560	+ York Credit Bureau, 33 S. Duke Street, York PA 17401-1401

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BK@servicingdivision.com	Sep 25 2023 18:34:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, AZ 85034-7210
cr	+ Email/Text: TheMoneySourceBKNotices@nationalbankruptcy.com	Sep 25 2023 18:34:00	The Money Source INC., 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
5533058	+ Email/Text: BK@servicingdivision.com	Sep 25 2023 18:34:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034, Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
5533057	+ Email/Text: BK@servicingdivision.com	Sep 25 2023 18:34:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
5103544	EDI: PENNDEPTREV	Sep 25 2023 22:35:00	Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
5103544	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 25 2023 18:34:00	Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
5103547	+ EDI: CBS7AVE	Sep 25 2023 22:35:00	Ginnys/Swiss Colony Inc, Po Box 2825, Monroe WI 53566-8025
5103543	EDI: IRS.COM	Sep 25 2023 22:35:00	IRS Centralized Insolvency Oper., Post Office Box 7346, Philadelphia PA 19101-7346
5103548	EDI: JEFFERSONCAP.COM	Sep 25 2023 22:35:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud MN 56303
5120802	EDI: JEFFERSONCAP.COM	Sep 25 2023 22:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5103550	EDI: JEFFERSONCAP.COM	Sep 25 2023 22:35:00	Jefferson Capital Systems, LLC, 16 McLeland Rd, Saint Cloud MN 56303
5103549	EDI: JEFFERSONCAP.COM	Sep 25 2023 22:35:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud MN 56302
5103552	+ Email/Text: Bankruptcies@nragroup.com	Sep 25 2023 18:34:00	National Recovery Agency, 2491 Paxton St,

5103551	+ Email/Text: Bankruptcies@mragroup.com	Sep 25 2023 18:34:00	Harrisburg PA 17111-1036
5103545	Email/Text: electronicbkydocs@nelnet.net	Sep 25 2023 18:34:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg PA 17106-7015
5103553	EDI: PRA.COM	Sep 25 2023 22:35:00	Nelnet, Attn: Claims, P O Box 82505, Lincoln NE 68501-2505
5122939	EDI: PRA.COM	Sep 25 2023 22:35:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk VA 23502
5108768	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 25 2023 18:34:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5103555	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 25 2023 18:34:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
5103556	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 25 2023 18:34:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth TX 76161-0244
5129013	+ Email/Text: BK@servicingdivision.com	Sep 25 2023 18:34:00	Santander Consumer USA, Po Box 961245, Ft Worth TX 76161-0244
5103558	+ Email/Text: BK@servicingdivision.com	Sep 25 2023 18:34:00	THE MONEY SOURCE INC., 500 SOUTH BROAD ST., SUITE 100A, MERIDEN CT 06450-6755
5103557	+ Email/Text: BK@servicingdivision.com	Sep 25 2023 18:34:00	The Money Source, 500 S Broad St, Meriden CT 06450-6755
5130697	+ Email/Text: electronicbkydocs@nelnet.net	Sep 25 2023 18:34:00	The Money Source, Attn: Bankruptcy, 500 South Broad St, Ste 100a, Meriden CT 06450-6755
5105508	+ Email/Text: kcm@yatb.com	Sep 25 2023 18:33:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
			YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	The Money Source Inc., 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brian C Nicholas	on behalf of Creditor The Money Source Inc. bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Dawn Marie Cutaia	on behalf of Debtor 2 Sue Ramos dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Dawn Marie Cutaia	on behalf of Debtor 1 Herbert Albert Ramos dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
Thomas Song	on behalf of Creditor THE MONEY SOURCE INC. tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	Herbert Albert Ramos	Social Security number or ITIN xxx-xx-8114
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Sue Ramos	Social Security number or ITIN xxx-xx-4042
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:18-bk-03695-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Herbert Albert Ramos

Sue Ramos  
fka Sue Kohler**By the  
court:**9/25/23Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

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**Chapter 13 Discharge**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**